Amendments to and Listing of the Claims:

Please amend claims 133, 134, 153 and 155 as follows:

133. (currently amended)   A computer implemented method of identifying at least one consumer to be the target of consumers likely to be interested in an advertisement, the method comprising:

(a) accessing, by a computer, a plurality of consumer transaction records corresponding to a plurality of consumers and accessing demographic information records corresponding to at least one of the plurality of consumers;

(b) retrieving heuristic rules that associate consumer transactions with consumer characteristics, wherein said heuristic rules have been pre-defined prior to accessing said plurality of consumer transaction records and wherein said pre-defined heuristic rules have been developed based on at least one psychological or sociological study;

(c) retrieving at least one target consumer characteristic from an advertiser that has been selected at the discretion of the advertiser;

(d) applying said pre-defined heuristic rules to said plurality of consumer transaction records to generate inferred transaction characteristics of the plurality of consumers;

(e) generating inferred consumer characteristics of at least one of the plurality of consumers by associating the inferred transaction characteristics with the demographic information records; and

(f) selecting at least one target consumer from the plurality of consumers determining applicability of an advertisement to the at least one consumer by correlating the inferred consumer characteristics with the at least one target consumer characteristic characteristics selected at the discretion of the advertiser[[.]]; and

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(g) transmitting an advertisement associated with the advertiser to the at least one target consumer.

134. (currently amended) The method of claim 133, wherein at least one of the plurality of consumers a single consumer has more than one consumer characteristic.

135. (previously presented) The method of claim 133, wherein the plurality of consumer transaction records includes purchase transactions for the plurality of consumers.

136. (previously presented) The method of claim 133, wherein the demographic information records are stored in a private consumer demographics database.

137. (previously presented) The method of claim 133, wherein the demographic information records include demographic information associated with geographic locations.

138. (previously presented) The method of claim 133, wherein an individual consumer from said plurality of consumers is identified anonymously.

139. (previously presented) The method of claim 138, wherein the anonymously identified consumer is identified through the use of anonymous transaction profiling.

140 – 151. (cancelled)

152. (previously presented) The method of claim 133, wherein the at least one target consumer characteristic includes target demographic characteristics and target purchase characteristics.

153. (previously presented) A computer implemented method of identifying at least one consumer to be the target of ~~consumers likely to be interested in~~ an advertisement, the method comprising:

(a) accessing, by a computer, a plurality of consumer transaction records corresponding to a plurality of consumers and accessing demographic information records wherein each demographic information record corresponds to a consumer transaction record;

(b) retrieving heuristic rules that associate consumer transactions with consumer characteristics, wherein said heuristic rules have been pre-defined prior to accessing said plurality of consumer transaction records and wherein said pre-defined heuristic rules have been developed through the application of at least one heuristic process which incorporates at least two types of analysis selected from the group consisting of logic tests, statistical estimates, self-learning, experiments, market studies, human knowledge and experience;

(c) retrieving at least one target consumer characteristic from an advertiser that has been selected at the discretion of the advertiser;

(d) applying said pre-defined heuristic rules to said plurality of consumer transaction records to generate inferred transaction characteristics of the plurality of consumers;

(e) generating inferred consumer characteristics of at least one of the plurality of consumers by associating the inferred transaction characteristics with a corresponding demographic information record of the consumer; and

(f) selecting at least one target consumer from the plurality of consumers determining applicability of an advertisement to the at least one of the consumers by correlating the inferred consumer characteristics with the at least one target market characteristic characteristics selected at the discretion of the advertiser[[.]]; and

(g) transmitting an advertisement associated the advertiser to the at least one target consumer.

154. (previously presented) The method of claim 153, wherein the at least one target consumer characteristic includes target demographic characteristics and target purchase characteristics.

155. (currently amended) The method of claim 153, wherein at least one of the plurality of consumers a single consumer has more than one consumer characteristic.

156. (previously presented) The method of claim 153, wherein the plurality of consumer transaction records includes purchase transactions for the plurality of consumers.

157. (previously presented) The method of claim 153, wherein the demographic information records are stored in a private consumer demographics database.

158. (previously presented) The method of claim 153, wherein the demographic information records include demographic information associated with geographic locations.

159. (previously presented) The method of claim 153, wherein an individual consumer from said plurality of consumers is identified anonymously.